

Form plncf13 – ntcnfp1n13v27

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 24-13654-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jose Carlos Garriga Bencomo
aka Jose Garriga, aka Jose Bencomo, aka
Jose C. Garriga Bencomo
740 Forest Street
Kearny, NJ 07032

Social Security No.:
xxx-xx-0098

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on July 22, 2024.

Dated: July 22, 2024
JAN: mcp

Jeanne Naughton
Clerk

In re:
Jose Carlos Garriga Bencomo
Debtor

Case No. 24-13654-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 22, 2024

User: admin
Form ID: plncf13

Page 1 of 3
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2024:

Recip ID	Recipient Name and Address
db	+ Jose Carlos Garriga Bencomo, 740 Forest Street, Kearny, NJ 07032-3809
520220261	+ Cordova Legal Group, 102 NE 2nd Street, Boca Raton, FL 33432-3908
520220264	+ Hc Roya, 340 Coyier Ln, Madison, WI 53713-2151
520220268	+ Kia Motors, 10550 Talbert Avenue, Fountain Valley, CA 92708-6031
520266349	+ State of New Jersey, Division of Taxation, Revenue Processing Center, PO Box 643, Trenton NJ 08646-0643
520266352	+ State of New Jersey, Matt Platkin, Attorney General, 25 Market Street, RJ Hughes Justice Complex, Trenton NJ 08611-2148
520220273	+ Umb Ccprog, 921 Walnut St, Kansas City, MO 64106-2017
520220274	+ Wf Crd Svc, Po Box 3696, Portland, OR 97208-3696

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 22 2024 20:28:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jul 22 2024 20:28:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 22 2024 21:02:04	AIS Portfolio Services, LLC, Attn: Ally Capital De, 4515 N. Santa Fe Ave, Dept APS, Oklahoma City, OK 73118-7901
520220249	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 22 2024 20:38:03	Affirm, 633 Folsom Street, San Francisco, CA 94107-3600
520220250	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 22 2024 20:38:07	Affirm Inc, 30 Isabella Street, Floor 4, Pittsburgh, PA 15212-5862
520226516	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 22 2024 20:38:20	Ally Capital, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520243382	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 22 2024 21:02:04	Ally Capital c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520220252	+ Email/Text: ally@ebn.phinsolutions.com	Jul 22 2024 20:27:00	Ally Fincl, P.O. Box 380901, Bloomington, MN 55438-0901
520220253	+ Email/PDF: bncnotices@becket-lee.com	Jul 22 2024 21:02:27	American Express Business, PO Box 1270, Newark, NJ 07101-1270
520256230	Email/PDF: bncnotices@becket-lee.com	Jul 22 2024 20:38:05	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520220256	+ Email/PDF: bncnotices@becket-lee.com	Jul 22 2024 20:38:36	Amex, 4315 South 2700 West, Salt Lake City, UT 84184-0001

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520220255	Email/PDF: bncnotices@becket-lee.com	Jul 22 2024 21:02:27	Amex, P.O. Box 7871, Fort Lauderdale, FL 33329
520300224	Email/Text: creditcardbkcorrespondence@bofa.com	Jul 22 2024 20:27:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
520220257	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jul 22 2024 20:27:00	Bk Of Amer, Pob 15026, Wilmington, DE 19850-5026
520220258	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 22 2024 20:38:35	Cbna/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497
520220259	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 22 2024 20:28:00	Ccb/Chldplce, Po Box 182120, Columbus, OH 43218-2120
520300733	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 22 2024 20:37:55	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520220262	Email/Text: mrdiscen@discover.com	Jul 22 2024 20:27:00	Discoverbank, Pob 15316, Wilmington, DE 19850
520302024	Email/Text: BKCourtNotices@yourmortgageonline.com	Jul 22 2024 20:27:00	AmeriSave Mortgage Corporation, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
520220254	Email/Text: BKCourtNotices@yourmortgageonline.com	Jul 22 2024 20:28:00	Amerisve/Dmi, 1 Corporate Dr, Lake Zurich, IL 60047
520230436	+ Email/Text: mrdiscen@discover.com	Jul 22 2024 20:27:00	Discover Bank, P.O. Box 3025, New Albany OH 43054-3025
520220263	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 22 2024 20:28:00	Gs Bank/Apple Card, Lockbox 6112, Philadelphia, PA 19170-0001
520220265	Email/Text: headwaybnc@enova.com	Jul 22 2024 20:27:00	Headway Capital, 175 W Jackson Blvd, Suite 1000, Chicago, IL 60604
520269950	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jul 22 2024 20:28:00	Hyundai Capital America DBA Hyundai Motor Finance, P.O. Box 20809, Fountain Valley, CA 92728-0809
520220266	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jul 22 2024 20:28:00	Hyundai Finc, 10550 Talbert Av, Fountain Valle, CA 92708-6032
520220267	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jul 22 2024 20:28:00	Hyundai Finc, 10550 Talbert Av, Fountain Valley, CA 92708-6032
520266351	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 22 2024 20:28:00	Internal Revenue Service, District Counsel, One Newark Center, Suite 1500, Newark, NJ 07102
520220260	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 22 2024 20:37:53	Chase Business Card, PO Box 15299, Wilmington, DE 19850
520246020	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jul 22 2024 20:27:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
520299484	Email/PDF: resurgentbknotifications@resurgent.com	Jul 22 2024 20:38:28	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520220270	^ MEBN	Jul 22 2024 20:26:19	Prosper Marketplace In, 221 Main St Ste 300, San Francisco, CA 94105-1909
520296406	Email/Text: bnc-quantum@quantum3group.com	Jul 22 2024 20:28:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
520273149	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 22 2024 20:27:00	State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
520220271	+ Email/PDF: SoFiBKNotifications@resurgent.com	Jul 22 2024 20:37:19	Sofi Bank, 2750 E Cottonwood Pkwy, Cottonwood Heights, UT 84121-7285
520266353	^ MEBN	Jul 22 2024 20:26:51	State of New Jersey, Division of Taxation, PO Box 046, Trenton NJ 08601-0046
520220272	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

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520317630	+ Email/Text: ecfbknotices@umb.com	Jul 22 2024 20:38:03	Thd/Cbna, Po Box 9714, Gray, TN 37615-9714
		Jul 22 2024 20:28:00	UMB BANK N.A., PO BOX 419734, Kansas City, MO 64141-6734
520263581	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 22 2024 20:37:55	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520220251		Aizletty Mizabal Garcia
520220269		Lisley C. Garcia
520263552	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520283293	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520266348	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, Special Procedures Function, 955 S. Springfield Avenue, Springfield NJ 07081
520266350	*+	Internal Revenue Service, PO Box 7346, Philadelphia PA 19101-7346
520290687	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 2 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor AmeriSave Mortgage Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Nicholas Fitzgerald	on behalf of Debtor Jose Carlos Garriga Bencomo fitz2law@gmail.com nadiafinacial@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4